

X. The Mortgagee may, at any time during the mortgage term, and in its discretion, apply for and purchase mortgage guaranty insurance, and may apply for the renewal of such mortgage guaranty insurance covering this mortgage, and pay premiums due by reason thereof, and require repayment by the Mortgagor of such amounts as are advanced by the Mortgagee, and the Mortgagor hereby agrees to pay such premiums on the first day of such month as part of the regular monthly payment, by payment of a sum equal to one-twelfth of such annual mortgage guaranty insurance premium in accordance with the provisions of Section 11 of the foregoing covenants and conditions, and in the event such insurance is placed on a single premium plan, the Mortgagor hereby agrees to repay the Mortgagee for such amount so advanced by the Mortgagee for such single premium.

IT IS AGREED AND UNDERSTOOD that until default is made, the said Mortgagor, his heirs, personal representatives and assigns, may retain possession of the hereby mortgaged property.

AND the said Mortgagor hereby assents to the passage of a decree for the sale of the property hereby mortgaged, (the sale to take place after a default in any of the covenants or conditions of this mortgage, as herein provided), or the said Mortgagor hereby also authorize the said Mortgagee, its successors or assigns, or John P. O'Ferrall, its duly authorized attorney or agent, after default in the terms and conditions of this mortgage, to sell the herein mortgaged property, and any such sale, whether under the above consent to a decree or under the above power of sale, shall be under the provisions of Article LXVI of the Public General Laws of Maryland, the Maryland Rules of Procedure, or under any other General or Local Law of the State of Maryland relating to mortgages, or any supplement, amendment or addition thereto. And upon the sale of said property under the powers herein granted the proceeds shall be applied as follows:

First, to the payment of all expenses incident to said sale, including a commission to the party making sale of said property, equal to the commission usually allowed Trustees for making sale of similar property, by virtue of a decree of a Court having equity jurisdiction, and a reasonable Attorney's fee to the Attorney conducting the foreclosure proceedings, but not less than **Two Hundred and 00/100-(\$200.00)--** dollars, and a commission to the party making the sale of said property equal to the commission allowed Trustees for making sale of the property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland;

Second, to the payment of all claims of the said Mortgagee, its successors or assigns, under this mortgage whether the same shall have matured or not, including interest thereon until the final ratification of the Auditor's account.

Third, the balance, if any there be, to the said Mortgagor, his heirs, personal representatives or assigns, or to whomever may be entitled to the same one-half of such commissions, all attorney's fees named in the mortgage, and all such expenses and costs shall be paid by the Mortgagor in the event the mortgage debt shall be paid or the loan made current after any advertisement of said property but before the sale thereof.

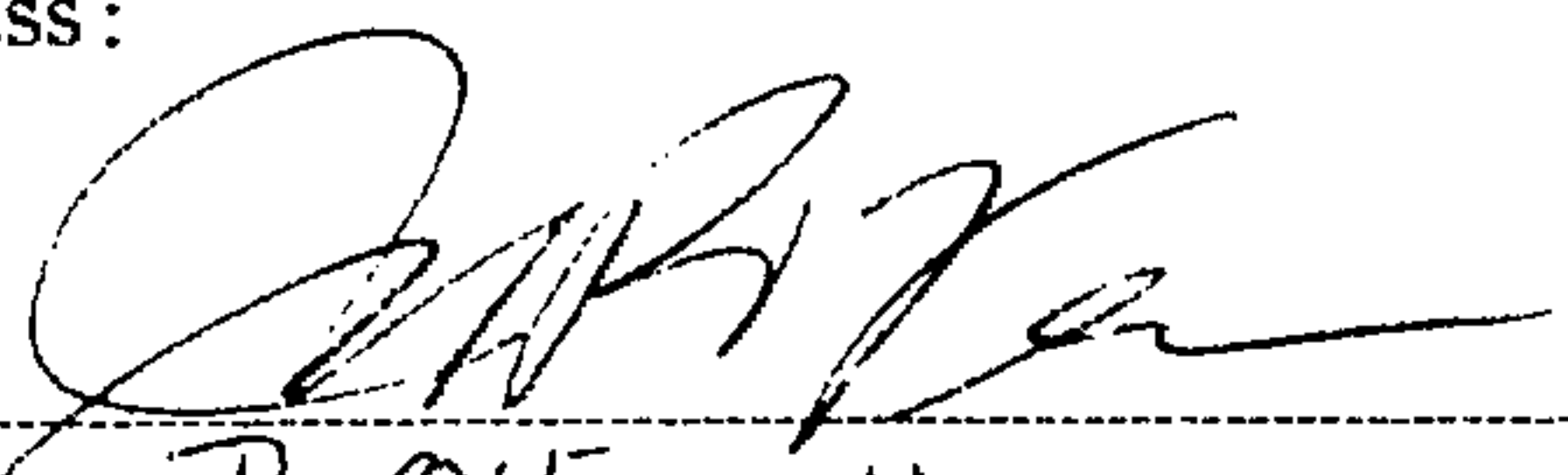
The said Mortgagor covenants that he will warrant specially the property hereby mortgaged, and that he will execute such further assurances as may be requisite.

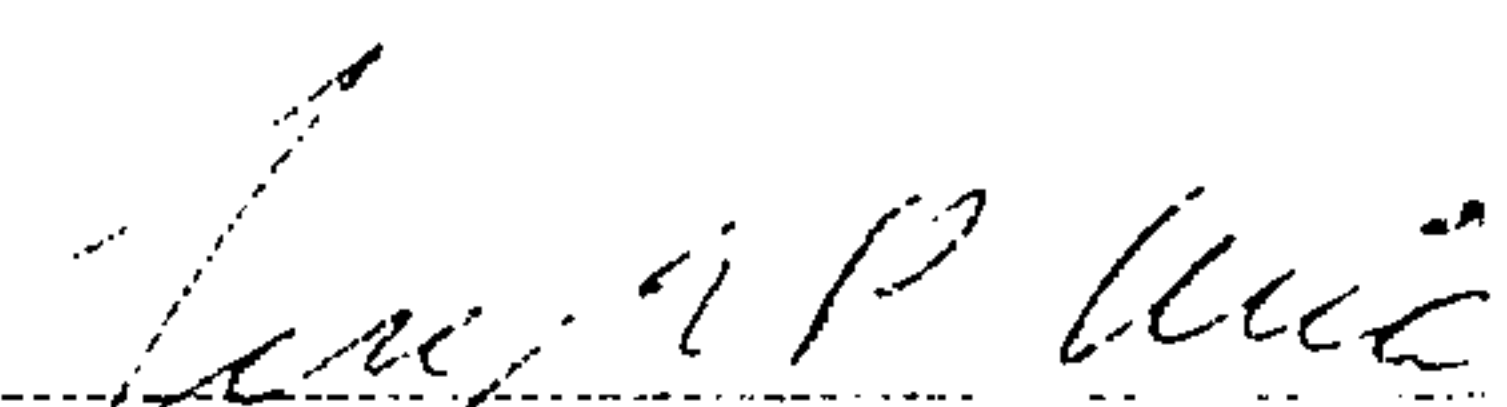
Whenever used the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all gender, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

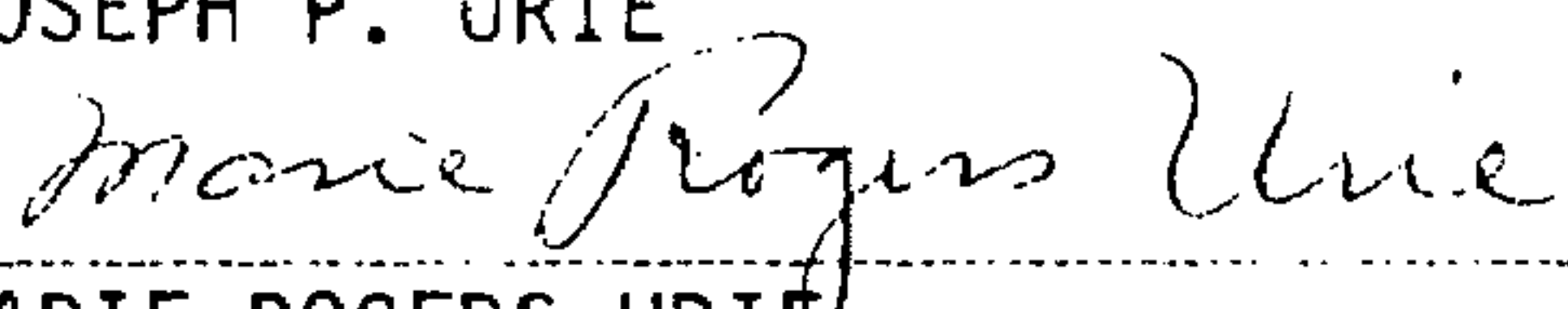
The Mortgagor by execution of this instrument, certifies that prior to such execution he has received both a fully executed agreement as to contractual rate of interest and a loan disclosure statement in connection with this loan as required by Article 49 of the Annotated Code of Maryland.


WITNESS the hand and seal of said Mortgagor.


WITNESS:


John P. O'Ferrall


JOSEPH P. URIE (Seal)


MARIE ROGERS URIE (Seal)


(Seal)


(Seal)

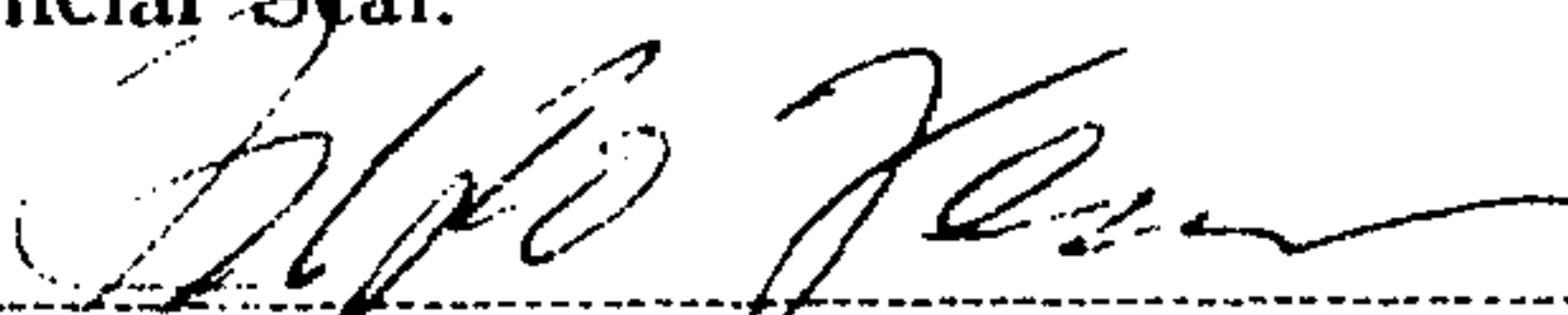
STATE OF MARYLAND, CITY OF BALTIMORE, To Wit:

I HEREBY CERTIFY that on this 23rd day of January, 19 69, before me, the subscriber, a Notary Public, of the State of Maryland, in and for Baltimore City, personally appeared

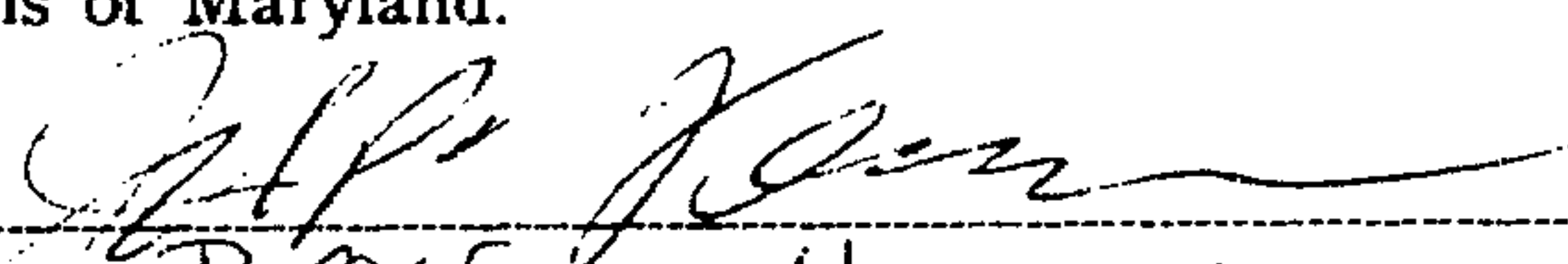
JOSEPH P. URIE and MARIE ROGERS URIE, his wife,
the Mortgagor named in the foregoing mortgage and acknowledged said mortgage to be their act.

At the same time also appeared HUGH C. McCLUNG, Vice-President of said body corporate, the Mortgagee, and made oath in due form of law that the consideration mentioned in said mortgage is true and bona fide as therein set forth.

IN WITNESS WHEREOF, I hereunto set my hand and Official Seal.


John P. O'Ferrall Notary Public.

This is to certify that the within instrument was prepared by or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.


John P. O'Ferrall Attorney.